

**Fill in this information to identify the case:**

Debtor 1 Rudy V Byron, Jr

Debtor 2 Maritza Y Byron  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 15-21670-kmp

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS  
TRUSTEE OF THE BUNGALOW SERIES III TRUST

Court claim no. (if known): 8

Last 4 digits of any number you use to  
identify the debtor's account:

8 0 1 7

**Date of payment change:**

Must be at least 21 days after date  
of this notice

12/01/2019

**New total payment:**

\$ 4,696.63

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 931.88

New escrow payment: \$ 1,122.22

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Rudy V Byron, Jr

First Name

Middle Name

Last Name

Case number (if known) 15-21670-kmp**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**/s/ Michelle R. Ghidotti-Gonsalves**

Signature

Date 11/06/2019

Print: Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Authorized AgentCompany Ghidotti | Berger LLPAddress 1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone (949) 427-2010Email mghidotti@ghidottiberger.com



314 S. Franklin Street, 2nd Floor  
P.O. Box 517  
Titusville, PA 16354  
1-800-327-7861  
https://myloanweb.com/BSI

## Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER: Redacted

Redacted

DATE: 10/22/19

RUDY V BYRON  
MARITZA Y BYRON  
5134 PINE TREE CIR  
RACINE, WI 53402

PROPERTY ADDRESS  
LOT 23 PINE TREE CIR  
CALENDONIA, WI 53402

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 12/01/2019 THROUGH 11/30/2020.

### ----- ANTICIPATED PAYMENTS FROM ESCROW 12/01/2019 TO 11/30/2020 -----

HOMEOWNERS F/P	\$711.36
VILLAGE	\$11,183.20
TOTAL PAYMENTS FROM ESCROW	\$11,894.56
MONTHLY PAYMENT TO ESCROW	\$991.21

### ----- ANTICIPATED ESCROW ACTIVITY 12/01/2019 TO 11/30/2020 -----

ANTICIPATED PAYMENTS			ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	REQUIRED
			STARTING BALANCE -->	\$9,611.06
DEC	\$991.21			\$11,183.20
JAN	\$991.21			\$10,602.27
FEB	\$991.21	\$11,183.20	VILLAGE	\$12,174.41
MAR	\$991.21		L1->	\$410.28
APR	\$991.21			\$1,982.42
MAY	\$991.21			\$2,973.63
JUN	\$991.21			\$3,964.84
JUL	\$991.21			\$4,956.05
AUG	\$991.21			\$5,947.26
SEP	\$991.21			\$6,938.47
OCT	\$991.21			\$7,929.68
NOV	\$991.21			\$8,920.89
		\$711.36	HOMEOWNERS F/P	\$9,912.10
				\$10,191.95
				\$11,183.16

### ----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$1,572.14.**

### CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$3,574.41
ESCROW PAYMENT	\$991.21
SHORTAGE PYMT	\$131.01
<b>NEW PAYMENT EFFECTIVE 12/01/2019</b>	<b>\$4,696.63</b>

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$1,982.42.

\*\*\*\*\* Continued on reverse side \*\*\*\*\*



Loan Number: Redacted  
Statement Date: 10/22/19  
Escrow Shortage: \$1,572.14

Important: Please return this coupon with your check.

BSI FINANCIAL SERVICES  
314 S. Franklin Street, 2nd Floor  
P.O. Box 517  
Titusville, PA 16354

### Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$1,572.14. I have enclosed a check for:

- ☐ **Option 1:** \$1,572.14, the total shortage amount. I understand that if this is received by 12/01/2019 my monthly mortgage payment will be \$4,565.62 starting 12/01/2019.
- ☐ **Option 2:** \$\_\_\_\_\_, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Please make your check payable to: **BSI FINANCIAL SERVICES** and please include your loan number on your check.



1 **CERTIFICATE OF SERVICE**

2 On November 6, 2019, I served the foregoing documents described as **NOTICE OF**  
3 **MORTGAGE PAYMENT CHANGE** on the following individuals by electronic means  
4 thorough the Court's ECF program:  
5

6 **COUNSEL FOR DEBTOR**

7 Reed J. Peterson  
reed@reedpeterson.com

8 **US TRUSTEE**

Office of the U. S. Trustee  
ustpreion11.mi.ecf@usdoj.gov

9 **CHAPTER 13 TRUSTEE**

10 Scott Lieske  
ecf@chapter13milwaukee.com, mgwi\_ecf@trustee13.com

11 **I declare under penalty of perjury under the laws of the United States of America**  
12 **that the foregoing is true and correct.**

13 /s/ Enrique Alarcon  
14 Enrique Alarcon

15 On November 6, 2019, I served the foregoing documents described as **NOTICE OF**  
16 **MORTGAGE PAYMENT CHANGE** on the following individuals by depositing true copies  
17 thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with  
18 postage paid, addressed as follows:  
19

20 **DEBTOR**

21 Rudy V Byron, Jr  
5134 Pine Tree Circle  
22 Racine, WI 53402

23 **JOINT DEBTOR**

Maritza Y Byron  
5134 Pine Tree Circle  
24 Racine, WI 53402

25 **I declare under penalty of perjury under the laws of the United States of America**  
26 **that the foregoing is true and correct.**

27 /s/ Enrique Alarcon  
28 Enrique Alarcon